

Information to identify the case:

Debtor 1	Alejandro Gamboa	Social Security number or ITIN xxx-xx-0252
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	15-30725-ABA	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alejandro Gamboa
aka Alejandro Gamboa Pulido

7/19/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alejandro Gamboa
Debtor

Case No. 15-30725-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 44

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db +Alejandro Gamboa, 1050 Alcyon Drive, Bellmawr, NJ 08031-1603
cr +CARISBROOK ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +QUEENS PARK OVAL ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
lm +Queen's Park Oval Asset Holding Trust, c/o Phelan Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +ROUNDPOINT MORTGAGE SERVICING CORP. AS SERVICER FO, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515831485 +Bellmawr Water, P O Box 368, Bellmawr, NJ 08099-0368
515831486 +Borough of Bellmawr, 21 E Browning Road, P O Box 368, Bellmawr, NJ 08099-0368
515831487 +Camden County Sheriff, 520 Market Street, Camden, NJ 08102-1300
515831489 +Capital One Adjustment Bureau, P O Box 34111, Memphis, TN 38184-0111
515831490 +Chase Home Finance, 3415 Vision Drive, Dept Oh4-7142, Columbus, OH 43219-6009
515831492 +Citi Financial, P.O. Box 1385, Bellmawr, NJ 08099-5385
515831494 +Emergency Physician Assoc Of S.J., 507 Prudential Road, Horsham, PA 19044-2308
515831498 +Kennedy Health System, P.O. Box 48023, Newark, New Jersey 07101-4823
515831500 +Kennedy Helath Systems, C/O Financial Recoveries, P O Box 1388, Mount Laurel, NJ 08054-7388
515831502 +Newborn Health Assoc, LLC, 1020 Laurel Oak Rd, Ste 200, Voorhees, NJ 08043-3518
515831503 +Palisades Collection, C/O Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515831504 +Phelan, Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515831505 +Premier Bank Card, P O Box 129, Thorofare, NJ 08086-0129
515831509 +Queen's Park Oval Asset Holding, C/O Zucker, Goldberg & Ackerman, 200 Sheffield Street, Ste 301, Mountainside, NJ 07092-2315
516035696 +Queen's Park Oval Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corpor, 5016 Parkway Plaza Blvd., Suite 200, Charlotte, NC 28217, (28217-1930
515831510 +Quenn's Park Asset Holding Trust, C/O Stern & Eisenber, PC, 1040 N Kings Highway, Ste 407, Cherry Hill, NJ 08034-1925
515831519 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: US Department of Education, PO Box 7202, Utica, NY 13504-7202)
515831518 Underwood Memorial Hospital, Billing Department, 509 N. Broad Street, Woodbury, NJ 08096-1697
515831520 Virtua Center for Women, C/O Apex, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
515831521 +Virtua Health, 101 Carnie Blvd., Voorhees, NJ 08043-1548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2019 00:30:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2019 00:29:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515831484 +EDI: CONVERGENT.COM Jul 20 2019 03:48:00 AT&T, C/O ER Solutions, 800 SW 39th Street, Renton, WA 98057-4927
515831488 EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
515831491 EDI: CINGMIDLAND.COM Jul 20 2019 03:48:00 Cingular Wireless, P.O. Box 537113, Atlanta, GA 30353-7113
515831493 +E-mail/Text: egssupportservices@alorica.com Jul 20 2019 00:30:14 Emerg Phys Assoc of South Jersey, C/O NCO Medclear, 507 Prudential Road, Horsham, PA 19044-2308
515831495 EDI: HFC.COM Jul 20 2019 03:48:00 HSBC Auto Finance, P.O. Box 17548, Baltimore, MD 21297-1548
515831497 EDI: IRS.COM Jul 20 2019 03:48:00 IRS-Insolvency Unit, 955 S. Springfield Ave., Bldg A, P.O. Box 724, Springfield, NJ 07081
515831499 E-mail/Text: data_processing@fin-rec.com Jul 20 2019 00:29:28 Kennedy Health Systems, C/O Financial Recoveries, P O Box 385908, Minneapolis, MN 55438-5908
515831501 EDI: IIC9.COM Jul 20 2019 03:48:00 Marlton Pediatrics, C/O I.C. Systems, Inc, P O Box 64378, Saint Paul, MN 55164-0378
515831506 +E-mail/Text: csidl@sbcglobal.net Jul 20 2019 00:30:31 Premier Bankcard, Inc., Premier /CSI Dept. SDPR, P O Box 2208, Vacaville, CA 95696-8208
515831507 +E-mail/Text: egssupportservices@alorica.com Jul 20 2019 00:30:15 Progressive Insurance, C/O NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2308
515831508 EDI: CCS.COM Jul 20 2019 03:48:00 Progressive Insurance Co., C/O CCS Check Processing Ctr-27, P O Box 55126, Boston, MA 02205-5126
515831511 +E-mail/Text: bk@rgsfinancial.com Jul 20 2019 00:28:51 Rewards 660 Visa, C/O RGS Financial, 3333 Earhart Dr, Ste 150, Carrollton, TX 75006-5152
515831512 EDI: RESURGENT.COM Jul 20 2019 03:48:00 Roundup Funding, MS 550, P O Box 91121, Seattle, WA 98111-9221
515831513 EDI: NEXTEL.COM Jul 20 2019 03:48:00 Sprint Nextel Correspondence, Attn: Bankruptcy Department, P O Box 7949, Overland Park, KS 66207-0949
515831515 +EDI: AFNIRECOVERY.COM Jul 20 2019 03:48:00 Sprint PCS, C/O Afni, Inc., P. O. Box 3427, Bloomington, IL 61702-3427

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 44

Date Rcvd: Jul 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515831514 EDI: WESTASSET.COM Jul 20 2019 03:48:00 Sprint PCS, C/O West Asset Management,
3432 Jefferson Avenue, Texarkana, AR 71854-2747
515831517 E-mail/Text: clientrep@capitalcollects.com Jul 20 2019 00:31:07 Underwood Memorial Hospital,
C/O Capital Collection Service, P. O. Box 150, West Berlin, NJ 08091-0150
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
atty* +Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515831496* Internal Revnue Service BK Dept, P O Box 7346, Philadelphia, PA 19101-7346
515831516 ##TSYS Total Debt Management, Inc., P.O. Box 6700, Norcross, GA 30091-6700
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 19, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor QUEENS PARK OVAL ASSET HOLDING TRUST
nj.bkecf@fedphe.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP. AS SERVICER FOR
QUEENS PARK OVAL ASSET HOLDING TRUST nj.bkecf@fedphe.com
John D. Krohn on behalf of Creditor QUEENS PARK OVAL ASSET HOLDING TRUST nj.bkecf@fedphe.com
Kevin Gordon McDonald on behalf of Creditor CARISBROOK ASSET HOLDING TRUST
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor CARISBROOK ASSET HOLDING TRUST nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor CARISBROOK ASSET HOLDING TRUST
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Tamika Nicole Wyche on behalf of Debtor Alejandro Gamboa dpdlawyer@comcast.net,
G30609@notify.cincompass.com

TOTAL: 9